

The rights of the business relationship will actually be compromised due to the constant calling, and will make me want to choose other branches and financial institutions that will not practice in cold call selling. The junk mail alone tells me that if this ban is lifted, we consumers are going to be right back where we were before the ban. It seems to me that if they (financial institutions) want to call me, call me and tell me they value our business and they are lowering rates because of our dedication and loyalty, not to call me about selling another credit card or loan.